

The rapid increase in defaults in the 7<sup>th</sup> District is one of my principal concerns. To address this endemic threat, I have compiled a list of resources on this page, which you may access to lessen the possibility of title to your property transferring in a Sheriff Sale. I suggest that you utilize as many of the resources on this page as possible so that you can understand [the alternatives to avoid foreclosure](#)

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[The Foreclosure Prevention Resource Guide](#) developed by the Greater Philadelphia Urban Affairs Coalition provides a comprehensive compilation to help you understand [the mortgage foreclosure process](#) in Pennsylvania. In addition, it contains a directory of products offered by the Federal Housing Administration and the Pennsylvania Housing Finance Agency to assist homeowners with the varying hardships impacting the families of the 7<sup>th</sup> District.

The [Pennsylvania Housing Finance Agency](#) initiated [the Foreclosure Mitigation Counseling Initiative](#) to help homeowners access the programs offered by the Agency. Local non-profit organizations located in [Chester](#), [Delaware](#), and [Montgomery County](#) have enlisted to assist you with any housing difficulties that you may face.

In addition to these resources, please remember to visit the federal and state government agency pages. You will find a wealth of resources on the [United States Housing and Urban Development](#) website. It has posted an electronic [guide to avoiding foreclosures](#) for [Pennsylvania](#), replete with information on [approved housing counselors](#), [tips for avoiding foreclosure](#), and [what to do in the event that you are unable to keep your house](#).

The [Pennsylvania Housing Finance Agency](#) offers a number of different loan assistance programs for which homeowners may apply. These include [the Homeowners Emergency Mortgage Assistance Program](#) (HEMAP), [the Refinance to an Affordable Loan Program](#) (REAL), and [the Homeowners' Equity Recovery Loan Program](#) (HERO). Please consult these pages to access information on the qualifications for the program to determine if you are an eligible candidate to receive assistance.

If your efforts to communicate with your lender [were ineffective](#), please do not resort to measures outside the information contained herein. Unfortunately, there exist individuals in our Nation that will take advantage of your eagerness to resolve your housing difficulties. To avoid further hardship, you must not entertain these solicitations. You can learn the most commonly utilized scams on the Money Matters [Foreclosure Rescue Scam](#) page developed by the Federal Trade Commission. In addition, the Federal Bureau of Investigation maintains a useful [Mortgage Fraud page](#).

that provides general information as well as recent stories and cases about the illicit practice.